

**United States Bankruptcy Court**

Eastern District of Michigan

**Case No. 12-41533-mbm**

**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sandra Ann Kellermann  
1858 Brookfield Drive  
Ann Arbor, MI 48103

Social Security / Individual Taxpayer ID No.:

xxx-xx-9536

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 5/1/12

Marci B McIvor  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Eastern District of Michigan

In re:  
Sandra Ann Kellermann  
Debtor

Case No. 12-41533-mbm  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0645-2

User: mrey  
Form ID: b18

Page 1 of 3  
Total Noticed: 32

Date Rcvd: May 01, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2012.

db Sandra Ann Kellermann, 1858 Brookfield Drive, Ann Arbor, MI 48103  
20780349 +Baptist Health Care, 1392 Moreno, PO Box 17106, Pensacola, FL 32522-7106  
20780350 +Blue Cross Blue Shield of Michigan, P.O. Box 553912, Detroit, MI 48255-3912  
20780354 ++COMCAST, 41112 CONCEPT DR, PLYMOUTH MI 48170-4253  
(address filed with court: Comcast, 2505 S. Industrial Way, Ann Arbor, MI 48104)  
20780352 +Cavalry Portfolio Services, Attention: Bankruptcy Department, 500 Summit Lake Dr.,  
Valhalla, NY 10595-2322  
20780353 +ChexSystems, Attn: Consumer Relations, 7805 Hudson Road, Suite 100,  
Woodbury, MN 55125-1703  
20780355 Dr. Zieman, 13 Central Street, Gulf Breeze, FL 32563  
20780358 Equifax Credit Information Services, Inc., O.O. Box 740241, Atlanta, GA 30374  
20780359 +Experian, P.O. Box 2002, Allen, TX 75013-2002  
20780360 +FedEx, US Bank Recovery, 3965 Airways Blvd., Module G, 3rd Floor, Memphis, TN 38116-5017  
20780361 +HSBC Mastercard, Midland Credit Management, 8875 Aero Dr. Ste 200, San Diego, CA 92123-2255  
20780362 +HSBC VISA, Midland Credit Management, 8875 Aero Dr. Ste 200, San Diego, CA 92123-2255  
20780364 IHA of Ann Arbor, PO Box 131186, Ann Arbor, MI 48113-1186  
20780363 +Ic Systems Inc, Po Box 64378, St. Paul, MN 55164-0378  
20780367 +McKinley Properties, 2960 Birch Hollow, Ann Arbor, MI 48108-2348  
20780372 +Sacred Heart Medical Group, Cardiology Consultants, C/O CSI Collections, 180 E. Burgess Rd.,  
Pensacola, FL 32503-7363  
20780374 +TeleCheck Services, Inc., 5251 Westheimer, Houston, TX 77056-5415  
20780375 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022-2000  
20780376 UM Endocrinology, Canton Health Center, 1051 North Canton Road, Canton, MI 48187  
20780377 University of Michigan Health System, Dept CH 14211, Palatine, IL 60055-4211

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

20780351 +EDI: CAPITALONE.COM May 01 2012 23:03:00 Capital One, N.a., Capital One Bank (USA) N.A.,  
Po Box 30285, Salt Lake City, UT 84130-0285  
20780356 +EDI: DTEE.COM May 01 2012 23:04:00 Dte Energy, One Energy Plaza /Attn: Bankruptcy Depar,  
Room 2160, Detroit, MI 48226-1221  
20780357 +E-mail/Text: bknotice@erccollections.com May 01 2012 23:26:25 Enhanced Recovery Corp,  
Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
20780365 EDI: IRS.COM May 01 2012 23:03:00 Internal Revenue Service, Insolvency Group 2,  
880 Front Street, San Diego, CA 92101-8869  
20780366 EDI: IRS.COM May 01 2012 23:03:00 Internal Revenue Service, P.O. Box 21126,  
Philadelphia, PA 19114  
20780363 +EDI: ICSYSTEM.COM May 01 2012 23:03:00 Ic Systems Inc, Po Box 64378,  
St. Paul, MN 55164-0378  
20780368 +EDI: MID8.COM May 01 2012 23:03:00 Midland Credit Mgmt In, 8875 Aero Dr,  
San Diego, CA 92123-2255  
20780369 +E-mail/Text: bankruptcyleftdepartment@ncogroup.com May 01 2012 23:27:26 NCO Financial,  
P.O. Box 4903, Trenton, NJ 08650-4903  
20780370 +E-mail/Text: bankruptcyleftdepartment@ncogroup.com May 01 2012 23:27:26 NCO Financial Systems, Inc., 507 Prudential Rd., Horsham, PA 19044-2368  
20780371 EDI: RECOVERYCORP.COM May 01 2012 23:04:00 Recovery Management Systems Corporation,  
25 S.E. Avenue, Suite 1120, Miami, FL 33131  
20780373 +E-mail/Text: ECF@SHERMETA.COM May 01 2012 23:26:55 Shermeta, Adams, and Von Allmen PC,  
901 Tower Dr Ste 400, Troy, MI 48098-2851  
20780378 +EDI: USAA.COM May 01 2012 23:04:00 USAA Federal Savings Bank, 10750 McDermott Fwy,  
San Antonio, TX 78288-1600  
20780379 +E-mail/Text: BKRMailOps@weltman.com May 01 2012 23:26:37 Weltman, Weinberg, & Reis,  
2155 Butterfield Drive, Suite 200-S, Troy, MI 48084-3463

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0645-2

User: mrey  
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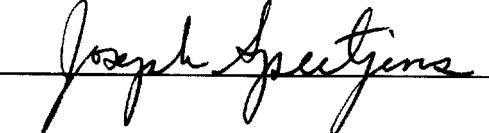
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2012

Signature:



District/off: 0645-2

User: mrey  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2012 at the address(es) listed below:

John Robert Keyes on behalf of Debtor Sandra Kellermann ecf@robertkeyeslaw.com  
Timothy J. Miller trustee@schneidermiller.com, MI45@ecfcbis.COM:assistant@schneidermiller.com  
TOTAL: 2